

**FILED**

**IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF OKLAHOMA**

MAR 13 2003

MICHAEL L. WILLIAMS, CLERK  
U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF OKLAHOMA

In Re

KARLA K. TARANGO

Debtor.

CHASE MANHATTAN BANK USA, NA

Plaintiff,

vs.

KARLA K. TARANGO  
p/k/a KARLA K. CHAIREZ,  
Defendant.

Case No.: 02-05912DLR  
Chapter 7

Adv. No.: 03-0040-R

**AGREED JUDGMENT DENYING DISCHARGEABILITY OF A DEBT**

NOW on this 13 day of March, 2003, this matter comes before this Court for consideration, the Plaintiff, Chase Manhattan Bank USA, NA, appearing by and through its attorney of record, Wesley G. Casey, and the Defendant appearing by and through her attorney of record, Thomas O. Matthews. After reviewing the record in this proceeding and being duly advised in the premises, the Court finds and concludes as follows:

1. The Plaintiff timely filed its Complaint To Determine Dischargeability Of A Debt and served a copy of the summons and Complaint upon the Defendant and her attorney.
2. The allegations in the Plaintiff's Complaint are, by stipulation between the parties, confessed in material part and the debt owed to Plaintiff by the Defendant in the

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amount of \$2,323.39 is held to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2)(A) and 11 U.S.C. §523(a)(2)(C).


3. The parties have agreed that the Plaintiff shall reduce its interest rate to zero and accept monthly payments of \$60.00 beginning MARCH 6, 2003 and continuing with Defendant making a similar payment on the 6 day of each month thereafter until the judgment amount is paid in full. The unpaid judgment amount shall bear no interest and the Plaintiff shall take no action to enforce the judgment other than such judicial or governmental filings as is necessary to maintain the effectiveness of the judgment, provided that the monthly payments are timely made. Unless Defendant is notified otherwise, all payments shall be made payable and addressed to Wesley G. Casey, 403 S. Cheyenne Ave., Ste. 910, Tulsa, OK 74103.

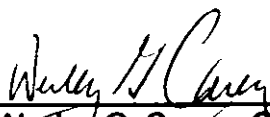
4. The Court finds that the Defendant is entering into this Agreed Judgment Denying Dischargeability Of A Debt with full knowledge of her rights under federal law and with her free and voluntary consent.


IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the debt owing to Plaintiff herein is non-dischargeable and that collection of said debt shall in no way be barred by these proceedings and that Plaintiff shall have and recover judgment against the Defendant, Karla K. Tarango, in the amount of \$2,323.39, with monthly installments of \$60.00 to be paid on the judgment beginning March 6, 2003 and continuing in the same amount on the 6 day of each subsequent month until paid in full.

IT IS FURTHER ORDERED that each party shall bear its own costs and attorneys fees in this matter.

Dated: Mar. 13, 2003.

  
United States Bankruptcy Court Judge

  
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Karla K. Tarango, Defendant